

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT of MISSOURI**

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/21/14. You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. **Creditors—Do not file this notice in connection with any proof of claim you submit to the court.**

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christinea Baney
1001 Tracy Ave
Excelsior Springs, MO 64024-1117

Case Number:
14-41373-drd7

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-4563

Attorney for Debtor(s) (name and address):
Steven A. Shepherd
Lawson Law Center
700 E. 8th St., Ste. 300
Kansas City, MO 64106
Telephone number: 816-802-6677

Bankruptcy Trustee (name and address):
Erlene W. Krigel
Krigel & Krigel, P.C.
4550 Bellevue
Kansas City, MO 64111
Telephone number: 816-756-5800

Meeting of Creditors

Date: **May 21, 2014**

Time: **09:30 AM**

Location: **Room 2110B, 400 East 9th Street, Kansas City, MO 64106**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 7/21/14

Deadline to Object to Exemptions:

30 days after the conclusion of the meeting of creditors or within 30 days of any amendment to the list or supplemental schedules, unless as otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Bankruptcy Clerk's Office: www.mow.uscourts.gov

400 E. 9th Street, Room 1510
Kansas City, MO 64106
Telephone Number: 816-512-1800
VCIS Number toll free: 866-222-8029

For the Court:

Court Executive:
Ann Thompson

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 4/22/14

The trustee may give notice at the meeting of his intent to abandon property unless objections are filed within 14 days. Creditors with a security interest in the property must provide evidence of perfection to the trustee prior to this meeting. Pursuant to 11 USC § 727 (a)(12), creditors and parties in interest seeking to delay or postpone debtor(s)' discharge on grounds that 11 USC § 522 (q)(1) may be applicable to debtor(s) or that a proceeding is pending in which the debtor(s) may be found guilty of a felony as described in 11 USC § 522 (q)(1)(A) or may be liable for a debt as described in 11 USC § 522 (q)(1)(B) must file a motion to delay or postpone such discharge prior to the last day to object to the discharge, as set out above. If hearing location is Kansas City, please call (816) 512-1800 menu item #6 for information regarding handicapped access.

To obtain a claim form go to: http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Current/B_010.pdf

EXPLANATIONS

FORM B9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of MissouriIn re:
Christinea Baney
DebtorCase No. 14-41373-drd
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0866-4

User: admin
Form ID: b9aPage 1 of 2
Total Noticed: 44

Date Rcvd: Apr 22, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2014.

db
tr
15108884 Christinae Baney, 1001 Tracy Ave, Excelsior Springs, MO 64024-1117
15108885 +Erlene W. Krigel, Krigel & Krigel, P.C., 4550 Belleview, Kansas City, MO 64111-3506
15108888 Accounts Management Services, PO Box 973, Columbia, MO 65205-0973
15108892 Alliance Radiology, PO Box 809012, Kansas City, MO 64180-9012
15108894 Business Revenue Systems, PO Box 13077, Des Moines, IA 50310-0077
15108896 Central States Recovery, PO Box 3130, Hutchinson, KS 67504-3130
15108894 Clay County Public Health Center, 800 Haines, Liberty, MO 64068-1006
15108896 Consultants in Gastroenterology, PO Box 412771, Kansas City, MO 64141-2771
15108900 Estate Information Services LLC, PO Box 1730, Reynoldsburg, OH 43068-8730
15108902 JKR Debt Management Inc, 119 Rockland Ctr Ste 102, Nanuet, NY 10954-2956
15108903 Kansas Counselors, PO Box 14765, Shawnee Mission, KS 66285-4765
15108904 Kay Jewelers, PO Box 1799, Akron, OH 44309-1799
15108906 Kyle A. Baney, 6076 SE Tri County Line Rd, Lawson, MO 64062-7297
15108907 Liberty Emergency Physicians, PO Box 411375, Kansas City, MO 64141-1375
15108908 +Liberty Hospital, 2525 Glenn Hendren Dr, Liberty, MO 64068-9600
15108909 Liberty Hospital, PO Box 219058, Kansas City, MO 64121-7277
15108910 Liberty Hospital, PO Box 219419, Kansas City, MO 64121-9419
15108911 Nations Recovery Center, Inc., 6491 Peachtree Industrial Blvd, Atlanta, GA 30360-2100
15108912 North Kansas City Hospital, 2800 Clay Edwards Dr, North Kansas City, MO 64116-3220
15108913 Northland OBGYN, 2529 Glenn Hendren Dr Ste 200, Liberty, MO 64068-9606
15108916 Personalized Collection Services, PO Box 35421, Kansas City, MO 64134-5421
15108917 Quest Diagnostics, PO Box 740780, Cincinnati, OH 45274-0780
15108918 Schumachergroup, PO Box 731584, Dallas, TX 75373-1584
15108919 Swall, Hutchings & Associates, 105 E Mill St, Liberty, MO 64068-2353
15108920 The Liberty Clinic, PO Box 219392, Kansas City, MO 64121-9392
15108921 The Liberty Clinic, PO Box 871612, Kansas City, MO 64187-1612
15108923 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
(address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Cir,
Frederick, MD 21701-4747)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: steve@llckc.com Apr 22 2014 20:45:58 Steven A. Shepherd, Lawson Law Center,
700 E. 8th St., Ste. 300, Kansas City, MO 64106
smg E-mail/Text: ecfnotices@dor.mo.gov Apr 22 2014 20:45:59 Missouri Department of Revenue,
General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475
15108887 EDI: ARSN.COM Apr 22 2014 20:48:00 ARS National, PO Box 463023, Escondido, CA 92046-3023
15108886 +EDI: RMCB.COM Apr 22 2014 20:48:00 American Medical Collection Agency,
4 Westchester Plz Bldg 4, Elmsford, NY 10523-1615
15108893 EDI: CITICORP.COM Apr 22 2014 20:48:00 Citi, PO Box 20363, Kansas City, MO 64195-0363
15108895 E-mail/Text: jetter@cacu.com Apr 22 2014 20:46:07 Community America Credit Union,
PO Box 15950, Lenexa, KS 66285-5950
15108889 E-mail/Text: cms-bk@cms-collect.com Apr 22 2014 20:46:02 Capital Management Services,
698 1/2 S Ogden St, Buffalo, NY 14206-2317
15108890 EDI: CAPITALONE.COM Apr 22 2014 20:48:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
15108891 EDI: CAPITALONE.COM Apr 22 2014 20:48:00 Capital One/Best Buy, PO Box 30253,
Salt Lake City, UT 84130-0253
15108897 +EDI: CCS.COM Apr 22 2014 20:48:00 Credit Collection Services, 2 Wells Ave,
Newton, MA 02459-3246
15108898 +EDI: CREDPROT.COM Apr 22 2014 20:48:00 Credit Protection Association LP, 13355 Noel Rd,
Dallas, TX 75240-6837
15108899 E-mail/Text: electronicbkydocs@nelnet.net Apr 22 2014 20:46:07 Department of Education,
121 S 13th St, Lincoln, NE 68508-1904
15108901 EDI: ICSYSTEM.COM Apr 22 2014 20:48:00 IC Systems, 444 Highway 96 E,
Saint Paul, MN 55127-2557
15108905 EDI: CBSKOHLS.COM Apr 22 2014 20:48:00 Kohls, PO Box 3115, Milwaukee, WI 53201-3115
15108915 E-mail/Text: bankruptcy@optimarecoveryservices.com Apr 22 2014 20:46:12
Optima Recovery Services, 6215 Kingston Pike, Knoxville, TN 37919-4044
15108914 E-mail/Text: bankruptcy@optimarecoveryservices.com Apr 22 2014 20:46:13
Optima Recovery Services, 6215 Kingston Pike Ste A, Knoxville, TN 37919-4044
15108922 EDI: AFNIVZWIRE.COM Apr 22 2014 20:48:00 Verizon, PO Box 25505,
Lehigh Valley, PA 18002-5505

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0866-4

User: admin
Form ID: b9a

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Total Noticed: 44

Date Rcvd: Apr 22, 2014

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2014 at the address(es) listed below:
NONE.

TOTAL: 0